

# Claims

- [c1] A method for facilitating a transfer of loyalty points between at least two loyalty accounts, wherein the loyalty points are associated with a geographic area, said method including:
- maintaining a database for storing geographic area loyalty points in at least one loyalty account corresponding to at least one consumer;
  - receiving a transfer request to transfer a number of geographic area loyalty points from a first loyalty account to at least a second loyalty account;
  - determining a geographic area related to said geographic area loyalty points requested for transfer;
  - acquiring data related to a geographic area loyalty point balance of a first loyalty account;
  - deducting a portion of said geographic area loyalty point balance of said first loyalty account; and,
  - crediting a geographic area loyalty point balance of said second loyalty account.
- [c2] The method of claim 1, wherein at least one of said steps of receiving a transfer request, acquiring data, deducting and crediting occur in substantially real time.

- [c3] The method of claim 1, wherein said step of receiving a transfer request includes at least one of receiving a request from a consumer associated with said first loyalty account, receiving a request from a consumer associated with said second loyalty account, receiving a request from a third party, receiving a request based upon a triggering event and receiving a request to return geographic area loyalty points to said first loyalty account.
- [c4] The method of claim 1, further including analyzing at least one of geographic area of loyalty points, consumer type, consumer level or class of consumer associated with at least one of said first and second loyalty accounts to determine if any restrictions or limitations on said transfer exist.
- [c5] The method of claim 1, wherein said step of receiving a request includes receiving a request based upon a triggering event, wherein said triggering event includes at least one of said first loyalty account having geographic area a loyalty point balance which is at least one of above and below a certain threshold amount, said first loyalty account remaining inactive for a certain time period, a predetermined time period, a certain date, a random date, a requested time, a certain formula, an event, a non-event, and a predetermined data point.

- [c6] The method of claim 1, further including converting a portion of said geographic area loyalty points to a monetary value.
- [c7] The method of claim 1, further including converting a geographic area and point value of the loyalty points associated with said first loyalty account to a geographic area and point value associated with said second loyalty account.
- [c8] The method of claim 1, further including crediting a third loyalty point account.
- [c9] The method of claim 1, further including notifying at least one of, a first consumer associated with said first loyalty point account and a second consumer associated with said second loyalty point account, of said transfer.
- [c10] The method of claim 1 wherein said second loyalty account is associated with a charity.
- [c11] The method of claim 1 wherein said first loyalty account is associated with a sponsoring company and said second loyalty account is associated with a host company.
- [c12] The method of claim 1, further including determining if said first loyalty account includes a geographic area loyalty point balance which is below a certain threshold

amount.

- [c13] The method of claim 1, further including determining if said first loyalty account includes a geographic area loyalty point balance has remained inactive for a certain time period.
- [c14] The method of claim 1, wherein said deducting step includes deducting geographic area loyalty points during at least one of any predetermined time periods, certain dates, random dates and a requested time.
- [c15] The method of claim 1, wherein said deducting step includes deducting an amount of geographic area loyalty points based upon at least one of a set amount of points, all of the points, any subset of points, an increasing amount of points, a decreasing amount of points, a certain formula, an event, and a non-event.
- [c16] The method of claim 1, wherein said crediting a geographic area loyalty point balance of said second loyalty account includes providing access to a plurality of government approved charities, searching for at least one of said charities, and crediting geographic area loyalty points to said charities.
- [c17] The method of claim 1 wherein said step of receiving a transfer request further includes receiving gift matching

information.

- [c18] The method of claim 1 further including redeeming said geographic area loyalty points from said second loyalty account in a pre-determined geographic area.
- [c19] The method of claim 1, wherein determining a geographic area related to said geographic area loyalty points includes using at least one of: zip codes, retailer identification codes, retailer item identifier, store identifier, warranty data, service establishment codes, SKU codes, UPC manufacturer codes, consumer ID, retailer ID, manufacturer ID, purchaser profile, consumer enrollment data, retailer loyalty identifier, consumer account, aggregate consumer account, consumer profile, supplementary member profile, and third party provider information.
- [c20] The method of claim 1, wherein said step of crediting a geographic area loyalty point balance of said second loyalty account includes calculating said geographic area loyalty points using at least one of a formula, ratio, percentage, consumer level, cellular phone caller location, global positioning system information, point level, retailer level, manufacturer level, and reward level.
- [c21] The method of claim 1 further including informing a

consumer of said transfer of geographic area loyalty  
points in real-time at a point-of-sale.